

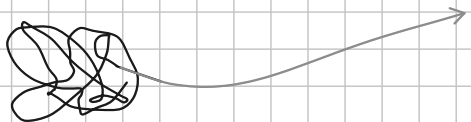
FIGURE- IT-OUT- NESS



**What to Do When You Don't Know
What to Do**

DAVID SETTLE

INTRODUCTION



I DON'T KNOW

“I don’t know.”

I’ve said it. You’ve said it. Maybe out loud. Maybe quietly to yourself while standing in front of something new, uncertain, or completely outside your experience.

“I just don’t know.”

It feels like a normal response because it is one. There are plenty of things we don’t know. The problem isn’t the phrase itself. The problem is what tends to happen immediately after we say it.

For a lot of us, that’s where everything stops.

Not because we’re incapable of moving forward, but because somewhere along the way we started treating *I don’t know* like a conclusion. If I don’t know what to do, maybe I shouldn’t do anything yet. I should wait until I have more information. Wait until the answer becomes clearer. Wait until I feel more confident.

I’ve watched students do it. I’ve watched adults do it. I’ve done it myself.

But it was actually in the classroom where I started looking at those three words differently.

I spent years teaching, and whenever a student came to me with “I don’t know,” my instinct usually wasn’t to immediately give them the answer.

I’d give them another question.

“What don’t you know?”

That question sounds almost ridiculously obvious, but there’s a difference between *I don’t know* and being able to identify specifically *what you don’t know*.

Then I’d ask another question:

“What DO you know?”

Now we had somewhere to start.

Maybe they didn’t know the answer, but they knew part of the problem. Maybe they remembered something from an earlier lesson. Maybe they had information they hadn’t realized was relevant. Maybe they knew where they could look or who they could ask.

The goal wasn’t to convince them that they secretly knew everything.

They didn’t.

Neither do I.

The goal was to help them realize that *not knowing the answer and having nothing to work with are two very different things*.

That distinction eventually became much bigger than anything happening in my classroom.

WE ALREADY KNOW HOW TO DO THIS

Here’s the funny part.

Most of us were taught what to do when we don’t know something a long time ago.

We just learned it in science class.

Think about the scientific method for a second. A scientist doesn’t begin an experiment because they already know exactly what’s going to happen. That would defeat the purpose. They begin with a question.

They investigate what’s already known. They research. They make observations. They develop a hypothesis—an educated prediction based on the evidence available to them. Then they design an

experiment, test the hypothesis, collect data, analyze what happened, and decide what the results actually mean.

If the hypothesis isn't supported, science doesn't suddenly fall apart.

You learned something.

So you revise.

Change a variable.

Run another trial.

Collect more data.

Keep going.

We teach children this process as a way of investigating the natural world, and then somewhere along the way we seem to put it back on the shelf with the baking soda volcano.

Nobody really tells us:

HEY, YOU CAN USE THIS ON LIFE TOO.



That realization fascinated me because the more I looked at my own life, the more I realized I had been doing exactly that without having language for it.

Entrepreneurship was experimentation.

Photography was experimentation.

Teaching was experimentation.

Some of the biggest decisions I'd made in life started with incomplete information, a reasonable idea about what might work, and a willingness to try something and pay attention to what happened next.

I wasn't always confident.

I definitely wasn't always right.

I was figuring it out.

LIFE DOESN'T COME WITH AN ANSWER KEY

There's a major difference between a lot of the problems we encounter in school and the ones we encounter in life.

FIGURE-IT-OUT-NESS

In school, somebody usually knows the answer.

The teacher knows. The textbook knows. Somewhere there's probably an answer key.

Life is different.

Should I take this job?

Will this business idea work?

How do I reach this student?

What should I do when the career I planned for no longer makes sense?

How do I handle a situation with my child that I've never encountered before?

What happens when the plan changes and there isn't another one waiting for me?

Those aren't multiple-choice questions.

There may be good information available. There may be people with experience who can help. There may even be evidence suggesting one choice is better than another.

But there isn't always an answer key.

That's where a lot of us get uncomfortable.

We've spent years associating competence with knowing. The person who knows the answer gets the point. The person who raises their hand confidently looks prepared. The person who gets the question wrong loses something—a point, a grade, maybe a little pride.

Then adulthood hands us problems where *nobody knows the answer with certainty*, and somehow we still expect ourselves to.

That's a strange standard.

And it's one I think we need to challenge.

FIGURE-IT-OUT-NESS

Figure-It-Out-Ness isn't about having all the answers.

It's about developing a process for what happens when you don't.

It's the willingness to get curious instead of immediately getting discouraged. To define the problem. To ask better questions. To identify what you already know and what you still need to learn. To

gather credible information instead of simply looking for something that confirms what you already believe.

Then you form your best hypothesis.

You develop a plan.

You test it.

And perhaps most importantly, you let the results tell you something.

That last part matters because Figure-It-Out-Ness isn't positive thinking dressed up in a lab coat. The experiment doesn't owe you the result you wanted.

Sometimes you'll be wrong.

Sometimes the idea won't work.

Sometimes the thing you were convinced was the answer will turn out to be the thing that sends you back to the drawing board.

Good.

Now you know something you didn't know before.

That's progress too.

THE EXPERIMENT IS LIFE

The more I thought about this idea, the more I started seeing experiments everywhere.

A photographer changes the position of a light and takes another test shot.

An entrepreneur changes an offer and watches what customers do.

A teacher changes the way a concept is explained and watches to see whether students understand it differently.

A parent asks a different question and discovers that the argument they thought they were having with their child wasn't actually about what they thought it was about.

Different environments. Different variables. Different kinds of data.

Same posture.

Observe.

Question.

Learn.

Try.

Pay attention.

Adjust.

That doesn't mean every problem in life can be reduced to a controlled experiment. Human beings aren't lab rats, relationships aren't spreadsheets, and some decisions carry consequences that require far more caution than changing a camera setting or swapping a cable.

But the underlying habits still matter: curiosity, evidence, humility, experimentation, observation, and the willingness to revise what you thought you knew.

That's what this book is about.

Not certainty.

Not perfection.

Not pretending you know something you don't.

It's about becoming comfortable enough with uncertainty that instead of freezing when you encounter it, you know how to begin investigating it.

Because eventually all of us arrive at something we don't know how to do.

Something we weren't prepared for.

Something nobody gave us instructions for.

And in that moment, I want you to be able to say:

"I don't know."

And instead of hearing a period at the end of that sentence, hear something else.

A question.

OKAY. WHAT DO I KNOW?

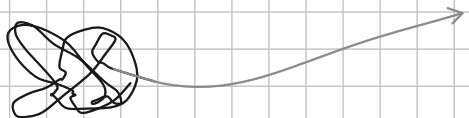


Because you don't need to have everything figured out to begin.

You need to know how to figure things out.

That's Figure-It-Out-Ness.

1

**THE LIE OF
HAVING IT ALL
FIGURED OUT**

For a long time, I thought successful people simply knew what they were doing.

They seemed confident. Decisive. Certain. Whether I was watching an entertainer onstage, an entrepreneur building a company, or a business leader making some major decision, everything looked intentional from the outside. It felt like they had access to information the rest of us didn't have, like somebody had quietly handed them the answer key and forgotten to give me a copy.

So naturally, I measured myself against that.

Whenever I didn't have that same level of certainty, I assumed it meant I wasn't ready. Maybe I needed more experience. Maybe I needed to learn more. Maybe I needed to wait until I felt as confident as the people I was watching.

What I didn't understand at the time was that I was making a terrible comparison. I had access to everything happening inside of me—the questions, doubts, unfinished ideas, bad decisions, and moments when I genuinely had no clue what I was doing. With everybody else, I could only see what made it to the outside.

I was comparing my process to their product.

And if you do that long enough, it's easy to start believing a lie: everybody else has this figured out.

They don't.

WHAT YOU SEE ISN'T THE EXPERIMENT

Over the years, I've had the opportunity to work with and around some incredibly successful people. I've been in rooms with entertainers I used to watch from a distance, entrepreneurs building companies, and people operating at levels I once assumed required some kind of superhuman certainty.

Getting closer changed my perspective.

Once you're close enough to see behind the curtain, you realize that successful people experiment too. They test ideas in real time. They change their minds. They take risks. They miss. They adjust. Sometimes the thing everybody eventually celebrates wasn't even the original plan.

I've watched moments go off script and somehow become better because they did. I've watched ideas evolve during the process instead of before it. I've seen people make decisions with incomplete information and then adjust once they learned something new.

That was a big realization for me because, from the outside, none of that experimentation is obvious. We usually see the finished company, the polished performance, the successful career, the photograph that made the portfolio. We see the result after all the variables have been adjusted.

We don't see all the test shots.

That's an important distinction because a finished result can create the illusion that the person responsible for it knew exactly what they were doing from the beginning. Hindsight has a funny way of making experimentation look like strategy.

It wasn't always strategy.

Sometimes somebody tried something and it worked.

Then they figured out why.

PEOPLE DON'T START READY

Entrepreneurship taught me this lesson pretty quickly.

When I started my first wedding entertainment company, I knew how to DJ. I did *not* know how to build a business. Those might sound like versions of the same thing, but they're completely different skill sets.

Knowing how to mix records doesn't automatically teach you how to price services, attract clients, sell packages, manage events, build systems, hire people, or understand an industry you've never worked in before. I had a skill. What I didn't have was the business around the skill.

So I started figuring it out.

I researched different business models and studied companies that were already successful. More importantly, I reached out to people who knew things I didn't know. I'd take other DJs and business owners to lunch or dinner and ask questions. In some cases, I worked with other companies because I wanted to understand not only how they performed at weddings, but how they operated behind the scenes.

There wasn't anything particularly glamorous about that process. I was learning while I was building.

Over time, the company became successful. Looking backward, it's tempting to clean the story up and make everything sound intentional: I saw an opportunity, developed a strategy, executed the plan, and voilà—business.

Yeah... no.

There were questions. Research. Good ideas. Bad ideas. Things that worked better than expected and things I probably should've abandoned sooner. We learned something, adjusted, and kept moving.

That's when I began to understand something I still believe today:

PEOPLE DON'T START READY. THEY START WILLING.



Willing to learn. Willing to ask questions. Willing to admit there are things they don't know. Willing to try something without having a guarantee that it's going to work.

Readiness is often something we assign retroactively. Once somebody becomes successful, we look backward and identify all the reasons they were "ready." But while you're actually living through the process, it rarely feels that clean.

You're figuring it out.

WE'RE COMPARING DIFFERENT DATASETS

Social media has made this illusion even easier to believe.

Scroll for five minutes and somebody has launched the business, bought the house, gotten married, gotten promoted, written the book, lost the weight, raised the money, or given the speech. We see announcements, accomplishments, and outcomes. What we rarely see is Tuesday night at 11:47 when that same person is sitting at the kitchen table thinking, *I have absolutely no idea what I'm doing.*

That's usually not the post.

I'm not criticizing social media. I'm pointing out something about the information we're using to make comparisons: *we're comparing different datasets.*

You have access to an enormous amount of data about yourself. You know every doubt, abandoned idea, bad decision, missed opportunity, failed attempt, and moment when you questioned whether you were qualified to be doing what you were doing.

With somebody else, you're working from a much smaller sample, composed largely of what they chose to publish.

Then we compare those two datasets as though they're equivalent and wonder why everybody else's life appears more certain than ours.

Of course it does.

We're comparing our raw data to their published results.

If you ran an experiment that way, the conclusions wouldn't be worth much. The samples aren't equivalent. You're missing variables. You don't have access to the same information.

Yet we do it to ourselves all the time.

We look at somebody else's finished result and compare it to whatever we're currently trying to figure out. Their Chapter 20 becomes evidence that something must be wrong with our Chapter 3.

There may be plenty we can learn from people who are further along than we are. But their success isn't evidence that they started with more certainty.

Sometimes it simply means they started earlier.

FIGURING IT OUT DOESN'T MEAN FIGURING IT OUT ALONE

There's another misconception buried inside all of this: if you're really capable, you should be able to figure everything out yourself.

I've never understood that.

If somebody knows something I don't know, why wouldn't I ask them?

When I was learning the wedding industry, I talked to people who understood it better than I did. When I became interested in photography, I called photographer friends and asked questions. When I got my first set of turntables, I couldn't even get sound to come out of the speakers.

And I mean *nothing*.

I had two analog turntables, a mixer, speakers, wires everywhere, and absolutely no idea which thing was supposed to connect to what. This was before you could pull out your phone, type the problem into YouTube, and watch somebody solve it in four minutes.

So I read the manuals. All of them. The turntables had a manual. The mixer had a manual. The speakers had a manual. Each explained its own piece of the system, and I had to figure out how those pieces worked together. I asked my homies for help, we exper-

imented with connections, and eventually sound came out of those speakers.

We went crazy. We basically had our own music festival right there in my bedroom.

Then, of course, I had another problem.

I could make sound. I couldn't DJ.

So the next experiment began.

That's how learning often works. Solving one problem doesn't mean you've figured everything out. Sometimes it just earns you access to a better problem.

Eventually my house became the house where people came to freestyle, record mixtapes, and make demos. Years later, DJing became a business. But none of that was visible when I was staring at a pile of wires wondering why my brand-new turntables didn't make noise.

I didn't figure that out alone, either. I used the resources available to me.

Being resourceful doesn't mean having every resource inside your own head. Sometimes the resource is a book. Sometimes it's a professional. Sometimes it's a friend. Today it might be a YouTube video, an online community, a conference, a research database, or an AI tool.

Sometimes the smartest thing you can do is find somebody who's already made the mistake you're about to make and let them save you three months and a few thousand dollars.

The objective isn't to prove how smart you are.

THE OBJECTIVE IS TO FIGURE IT OUT.



THE PROBLEM WITH NEEDING TO KNOW

Believing that capable people already know what they're doing creates a subtle kind of pressure. If capable people know, and I don't know, what does that say about me?

Maybe I'm not ready. Maybe I'm not qualified. Maybe I need more information.

So we wait for clarity. We research a little more. We prepare a little longer. We tell ourselves we'll move when we feel confident enough to make the right decision.

The problem is that certainty doesn't always come before action. Sometimes action is what produces the information required for greater certainty.

Photography made this incredibly obvious to me.

When I started learning photography seriously, I studied the technical side. ISO. Shutter speed. Aperture. Focal length. Lighting. I watched videos, called photographer friends, and experimented constantly. During COVID, when events essentially disappeared, I pulled cameras out of photo booths that weren't being used and started chasing my kids around the house with them.

At night, I'd photograph stuffed animals and random objects just to see what happened when I changed the light or adjusted a camera setting.

Very glamorous stuff.

But here's what fascinated me: you could study photography all day and still not know exactly what a photograph was going to look like until you made one.

At some point, you have to press the shutter.

Then the image gives you information.

Maybe it's underexposed. Maybe the flash is too hot. Maybe the composition doesn't work. Maybe the thing you thought would look terrible actually looks incredible.

Now you have data you didn't have before.

You adjust. Take another shot. Look again.

Photography taught me something that applies far beyond a camera: *action can produce information that thinking alone cannot.*

That doesn't mean research is unnecessary. Quite the opposite. Research makes the experiment more intelligent. But research and action serve different purposes. Research helps you decide what might be worth trying. The experiment tells you what actually happens when you try it.

Confusing those two is how people end up researching forever.

WHAT IF YOU AREN'T SUPPOSED TO KNOW?

This brings us to the assumption underneath the entire chapter.

What if you aren't supposed to know yet?

Think about how strange it would be to criticize a scientist for beginning an experiment without already knowing the result. If the result were known with certainty, there wouldn't be much reason to run the experiment.

A scientist begins with uncertainty. That's not a flaw in the process. *It's the reason the process exists.*

There's a question. Existing knowledge gets researched. A hypothesis is formed. The experiment is designed. Variables are considered. Something is tested. Data is collected, and the results determine what happens next.

Nobody looks at the scientist at the beginning and says, "You don't know the answer? Maybe you're not qualified to be here."

Yet that's essentially what we sometimes say to ourselves.

I don't know whether this business will work. I don't know what career I should pursue. I don't know how to reach this student. I don't know what my next move should be. I don't know how to handle this situation with my kid. I don't know what happens if the plan I've been following suddenly changes.

Okay.

That's not necessarily a crisis.

THAT'S A QUESTION.



And questions are workable.

This is one of the biggest shifts I want to make in this book. Figure-It-Out-Ness isn't about becoming a person who always knows what to do. I don't think that person exists. It's about becoming someone who has a process for what happens *after* you realize you don't know.

You investigate. You ask better questions. You figure out what you already know and what you still need to learn. You gather credible information. You make the best prediction you can with the evidence available. You design an intelligent next move.

Then you test it and pay attention to what happens.

Because uncertainty isn't evidence that you're incapable. Sometimes uncertainty simply means you've arrived at something worth investigating.

The people we admire aren't exempt from that process. They're asking questions, making predictions, testing ideas, learning from results, changing variables, and trying again.

They're figuring it out.

The problem is that experimentation requires something many of us have spent years trying to avoid: being wrong.

And that's where things get interesting.

If you've spent your life thinking the goal is to get the right answer, you're probably going to misunderstand the purpose of a hypothesis. A hypothesis isn't a promise. It's an educated guess.

Which means an experiment can be designed well, the research can be solid, the data can be valid—and your hypothesis can still be incorrect.

That's not a broken experiment.

That's a finding.

Or, as I used to tell my students:

A WRONG HYPOTHESIS IS NOT A WRONG ANSWER.



That's where we're going next.

THE EXPERIMENT CONTINUES.

FIGURE-IT-OUT- NESS

What to Do When You Don't Know
What to Do



COMING SOON

TheDavidSettle.com